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GPO Member Guide)

Rep. John H. Rutherford (R-FL)

House · Republican (most recent term) · FL-5 · in Congress 2017–present ·
Bioguide ID R000609

Party history: R 2017–present. Source: term data in unitedstates/congress-legislators (CC0);
party shown is as recorded per term there.

Estimated net worth (from public disclosures)

Estimate	Report year	Low	Mid	High
(a) Estimated net worth before entering office (report year 2016)	2016	\$502,006	\$816,003	\$1,130,000
(b) Latest net worth estimate	2025	\$402,023	\$942,011	\$1,481,999
(c) Estimated gain / loss, nominal dollars, 2016 → 2025 (9 years spanned)	2016– 2025	– \$727,977	+ \$126,008	+ \$979,993

Gain Low = latest Low – earliest High; Gain High = latest High – earliest Low (widest possible spread); Mid = latest Mid – earliest Mid.

Reliability flags (net worth): none for these two endpoints. **Included in the recommended dollar-gain ranking.**

Net worth by report year (mid; Low–High)

Report year	Assets (mid)	Liabilities (mid)	Net worth mid	Low ... High	Status / flags
2016	\$816,003	\$0	\$816,003	\$502,006 ... \$1,130,000	computed
2017	\$1,756,554	\$0	\$1,756,554	\$718,108 ... \$2,795,000	computed
2018	\$1,712,054	\$0	\$1,712,054	\$712,109 ... \$2,712,000	computed
2019	\$1,743,054	\$175,000	\$1,568,053	\$477,107 ... \$2,658,999	computed
2020	\$1,704,556	\$175,000	\$1,529,556	\$450,113 ... \$2,608,999	computed
2021	\$1,613,050	\$175,000	\$1,438,050	\$420,101 ... \$2,455,999	computed

2022	\$1,133,509	\$175,000	\$958,508	\$426,018 ... computed \$1,490,999
2023	\$1,158,009	\$175,000	\$983,008	\$440,018 ... computed \$1,525,999
2024	\$1,125,010	\$175,000	\$950,010	\$414,020 ... computed \$1,485,999
2025	\$1,117,012	\$175,000	\$942,011	\$402,023 ... computed \$1,481,999

- **What this is:** Net worth = Schedule A assets (each value range at its midpoint; low–high range shown) minus Schedule D liabilities (midpoints / ranges). **Low** = assets at range floors minus liabilities at range ceilings; **Mid** = midpoints; **High** = assets at ceilings minus liabilities at floors. Low and High are outer bounds of the reported ranges, not likely outcomes.
- **What it excludes / understates:** exact values (only ranges are reported); a **personal residence is not reported as an asset** (although a mortgage on it may be listed as a liability, which then lowers the estimate); retirement and federal accounts (e.g. Thrift Savings Plan, defined-benefit pensions) are only partly or not reported; assets of excepted/blind trusts, cash held below reporting thresholds, vehicles, household goods and most spouse/dependent items exempt from reporting are not included; liabilities on a personal residence, revolving credit under thresholds and loans to family may be omitted by filers.
- **Open-ended top ranges** (e.g. "Over \$50,000,000") are counted at their **lower bound** and flagged, so such values are understated.
- The change is a change in **estimated net worth in nominal dollars** (no inflation adjustment). It includes salary, gifts, inheritances, business income and re-valuation as well as investment results, and it is subject to range-bracket noise; it is **not** an investment return and implies nothing about conduct.

Read this first. Members report asset values only as *ranges* (e.g. "\$15,001 – \$50,000"), never exact dollars. Every figure below is an **estimate** computed from range midpoints, not a measured return. Figures cannot be interpreted as investment performance, and they do not show wrongdoing or skill. Methodology and limitations are at the end and in the project README. Sources: public financial disclosure reports filed with the Clerk of the U.S. House of Representatives and/or the Secretary of the Senate (Senate eFD), linked below.

AVG. ANNUAL
CHANGE
(GEOMETRIC, EST.)
+0.3%

SIMPLE AVERAGE OF
YEARS
+0.6%

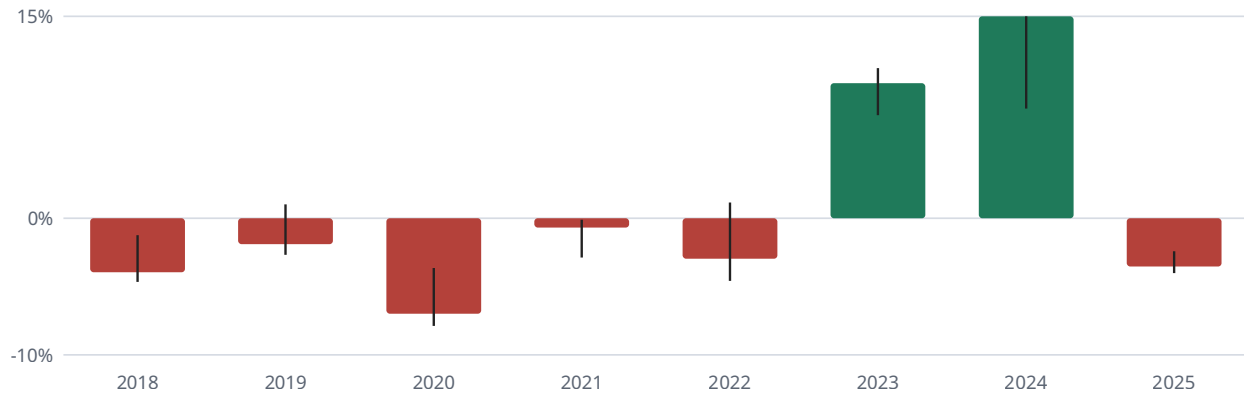
YEARS ESTIMATED
8

BEST / WORST
SINGLE YEAR
2024 +15%
2020 -7%

Reliability flags: 3/8 years trading-dominated.

Sensitivity band for the average (all ranges at floor vs. all at ceiling, same holdings both years): +0.9% to +0.3%. This band is narrow because it moves both years together; the true uncertainty is larger — see the per-year "strict envelope" column and the limitations.

Estimated year-over-year change



Bars: midpoint estimate; whisker: same-position floor/ceiling band. Axis clipped to -100%...+150%. Years with insufficient traceable holdings are omitted.

Year (t-1 → t)	Opening value (mid)	Closing value (mid)	Income (mid)	Buys (mid)	Sales (mid)	Est. gain	Same-position band	Strict envelope	Traced coverage	Status / flags
2016→2017	\$191,002	\$1,127,546	\$100	\$1,062,046	\$199,002	+38.5%	+28.6% ... +65.7%	-867% ... +945%	23%	excluded: not eligible: traced coverage 23% < 60%; high turnover (buys+sales > 100% opening value); many new exited positions
2017→2018	\$1,716,552	\$1,664,052	\$701	\$96,006	\$80,005	-3.9%	-4.7% ... -1.2%	-127% ... +119%	98%	counted
2018→2019	\$1,679,552	\$1,647,048	\$701	\$64,004	\$64,004	-1.9%	-2.7% ... +1.0%	-122% ... +118%	98%	counted
2019→2020	\$1,686,051	\$1,583,548	\$600	\$88,006	\$72,004	-7.0%	-7.9% ... -3.6%	-127% ... +113%	97%	counted
2020→2021	\$1,664,554	\$1,549,046	\$100	\$16,001	\$120,008	-0.7%	-2.9% ... -0.1%	-119% ... +118%	98%	counted

2021→2022	\$1,075,015	\$1,036,506	\$100	\$145,504	\$152,010	-3.0%	-4.6% ... +1.2%	-105% ... +99%	67%	counted many ne exited positions
2022→2023	\$906,504	\$1,012,006	\$201	\$40,002	\$24,002	+9.9%	+7.6% ... +11.0%	-74% ... +94%	80%	counted many ne exited positions
2023→2024	\$1,093,008	\$1,092,510	\$201	\$96,006	\$258,010	+14.8%	+8.0% ... +17.7%	-90% ... +119%	94%	counted many ne exited positions
2024→2025	\$1,125,010	\$1,117,012	\$201	\$72,004	\$40,002	-3.5%	-4.0% ... -2.4%	-95% ... +87%	100%	counted

Filings used

Each annual-report year uses one filing (most recently filed version among originals/amendments whose Schedule A row count is $\geq 40\%$ of the largest). Electronic (text) PDFs are parsed. Scanned/image-only filings are OCR-read and used **only** if they pass the explicit validation gates described in the project README (value/income coverage, two-engine agreement, exact bracket snapping, page completeness, year-to-year position continuity); such years are labelled **OCR-derived** below. Scanned filings that fail validation are listed as “insufficient data – scanned”.

Report year	Doc ID	Type	Filed	Schedule A rows	Rows with unparsed value	Source (official filing) / SHA-256
2016	10014317	House amendment	12/6/2016	6	0	10014317.pdf fe8691baf23e1bff063bcc2a394c01d4d40fca43590a6d12dffa18841f038385d
2017	10026493	House amendment	5/10/2019	108	0	10026493.pdf ea68ffd28599dbc4e61435fc1757e8a2e13b8a056459ea916bad6628302239db
2018	10028830	House amendment	8/2/2019	113	0	10028830.pdf 8af8d26e46105f305a2aabc9733193828dd2a673f0ad46017672e8c6e2665227
2019	10041849	House amendment	2/16/2022	125	0	10041849.pdf ce2f9d8a423cacfe378687a625dd6bccd18946d1f64031eda001420f18e7dcd1

2020	10044364	House amendment	2/16/2022	129	0	10044364.pdf 6ef72a22a85b7b0dfcdeb5fa fc8e4e8fc76546a24a83cf02 dac591c7ba5799d2
2021	10055383	House amendment	7/25/2023	116	0	10055383.pdf 5419bfd78cf8a92c922cfc463 49ccc64b064627e15670baf1 aac80258d0c9274
2022	10052368	House annual	8/2/2023	24	0	10052368.pdf e46a847feed1daac47d4668a7 10f1f44b59f0360bb21e7c9a8 e00c69a98b98d0
2023	10068203	House amendment	5/13/2025	19	0	10068203.pdf 024e0148f9cf666481105f48 bcd035cb4a21e08485fc6e56 c235caa9d0bed03
2024	10066540	House annual	5/13/2025	23	0	10066540.pdf 4fd6cb0ed61fa5c3f57cc086 b45aa1e7150e7d345906adc6 dbd040f49457bdb0
2025	10076796	House annual	5/14/2026	25	0	10076796.pdf 25a9f774af51cf51a89d3a62 a6388f0e34813143f191bb304 b4ea35930de9ffa

Largest movers 2022→2023

Position (as written in filing)	Owner	Kind	Opening range(s)	Closing range(s)	Buys (mid)	Sales (mid)
Premiere Select IRA ⇒ The Communication Services Select Sector SPDR Fund (XLC) [EF]	—	new	—	\$15,001 - \$50,000	\$8,000	\$8,000
Premiere Select IRA ⇒ Vanguard FTSE All World Ex US ETF (VEU) [EF]	—	new	—	\$15,001 - \$50,000	\$8,000	\$8,000
Premiere Select IRA ⇒ SPDR Select Sector Fund - Health Care (XLV) [EF]	—	new	—	\$15,001 - \$50,000	\$8,000	\$8,000
Opko Health, Inc. (OPK) [ST]	—	held	\$1,001 - \$15,000	\$1 - \$1,000	\$0	\$0
InVivo Therapeutics Holdings Corp. (NVIV) [ST]	SP	held	\$1 - \$1,000	None	\$0	\$0
City & Police Federal Credit Union [BA]	JT	held	\$15,001 - \$50,000	\$15,001 - \$50,000	\$0	\$0

National Financial Services/Fidelity - Traditional IRA ⇒ Norwegian Cruise Line Holdings Lt	—	held	\$15,001 - \$50,000	\$15,001 - \$50,000	\$0	\$0
Premiere Select IRA ⇒ SPDR Select Sector Fund - Utilities (XLU) [EF]	—	new	—	\$1,001 - \$15,000	\$8,000	\$0

Largest movers 2023→2024

Position (as written in filing)	Owner	Kind	Opening range(s)	Closing range(s)	Buys (mid)	Sales (mid)
Premiere Select IRA ⇒ SPDR Select Sector Fund - Technology (XLK) [EF]	—	held	\$15,001 - \$50,000	\$15,001 - \$50,000	\$0	\$40,501
Premiere Select IRA ⇒ Vanguard FTSE Pacific ETF (VPL) [EF]	—	held	\$15,001 - \$50,000	\$15,001 - \$50,000	\$8,000	\$32,500
Premiere Select IRA ⇒ The Communication Services Select Sector SPDR Fund (XLC) [EF]	—	held	\$15,001 - \$50,000	\$1,001 - \$15,000	\$8,000	\$8,000
Premiere Select IRA ⇒ SPDR Select Sector Fund - Health Care (XLV) [EF]	—	held	\$15,001 - \$50,000	\$15,001 - \$50,000	\$16,001	\$40,501
Premiere Select IRA ⇒ SPDR Select Sector Fund - Financial (XLF) [EF]	—	new	—	\$15,001 - \$50,000	\$24,002	\$8,000
Premiere Select IRA ⇒ SPDR Select Sector Fund - Consumer Staples (XLP) [EF]	—	new	—	\$1,001 - \$15,000	\$8,000	\$16,001
Premiere Select IRA ⇒ Vanguard FTSE All World Ex US ETF (VEU) [EF]	—	held	\$15,001 - \$50,000	\$1,001 - \$15,000	\$8,000	\$48,502
Premiere Select IRA ⇒ SPDR Select Sector Fund - Utilities (XLU) [EF]	—	held	\$1,001 - \$15,000	None	\$0	\$24,002

Largest movers 2024→2025

Position (as written in filing)	Owner	Kind	Opening range(s)	Closing range(s)	Buys (mid)	Sales (mid)
National Financial Services/Fidelity - Traditional IRA ⇒ Fidelity Treasury Money Market Fu	—	held	\$15,001 - \$50,000	\$1 - \$1,000	\$0	\$0
Premiere Select IRA ⇒ SPDR Select Sector Fund - Health Care (XLV) [EF]	—	held	\$15,001 - \$50,000	\$1,001 - \$15,000	\$0	\$0
Premiere Select IRA ⇒ Vanguard FTSE All World Ex US ETF (VEU) [EF]	—	held	\$1,001 - \$15,000	\$15,001 - \$50,000	\$8,000	\$0

Premiere Select IRA ⇒ iShares Expanded Tech Sector ETF (IGM) [EF]	—	new	—	\$1,001 - \$15,000	\$8,000	\$16,001
Premiere Select IRA ⇒ iShares Expanded Tech-Software Sector ETF (IGV) [EF]	—	held	\$1,001 - \$15,000	None	\$8,000	\$8,000
Premiere Select IRA ⇒ SPDR Select Sector Fund - Utilities (XLU) [EF]	—	held	None	\$1,001 - \$15,000	\$0	\$0
Premiere Select IRA ⇒ iShares MSCI Emerging Markets Asia ETF (EEMA) [EF]	—	new	—	\$1,001 - \$15,000	\$16,001	\$0
Premiere Select IRA ⇒ iShares Core S&P Small-Cap ETF (IJR) [EF]	—	new	—	\$1,001 - \$15,000	\$16,001	\$0

Method (summary)

1. Schedule A asset rows are read from each annual report; the dollar range for each row is converted to its midpoint. Open-ended top ranges ("Over \$50,000,000") are excluded from the traced set and counted as a coverage loss.
2. Positions are matched year to year by owner code (self/SP/DC/JT) + normalised asset name. A position that appears only in year t is included only if Schedule B shows a purchase of it in year t (opening value 0); a position that disappears is included only if Schedule B shows a sale (closing value 0). Otherwise it is excluded as unexplained.
3. Estimated gain = (closing – opening + reported income – purchases + sale proceeds) ÷ opening, all at midpoints, for the traced positions. "Capital gains" income is not added again (it is already in value change and sale proceeds).
4. A year counts only if traced opening value ≥ \$50,000 and traced coverage ≥ 60% of the opening midpoint. A member is ranked only with ≥ 3 such years (exactly 2 = "limited data", shown but unranked). Average = geometric mean of (1+yearly estimate).

Limitations

- Ranges are wide (up to a factor of 5 or more, and up to \$50M+ open-ended); a holding can move between ranges without any real change in value, and stay in a range while moving materially. Yearly estimates are therefore noisy; the "strict envelope" shows the mathematical worst/best case and is typically wider than ±100%.
- Purchases and sales are only disclosed as ranges and only for transactions over \$1,000; partial sales, dividend reinvestment, spousal/dependent accounts and retirement-plan funds are reported inconsistently. Excepted/ blind trusts, personal residences and certain pensions are not reported at all.
- Filers sometimes change how they list assets (e.g. listing a brokerage account vs. its individual holdings), which can make positions untraceable across years; these are excluded rather than guessed.
- Asset values in an annual report are as of Dec 31 of the reporting year; the report year t-1→t covers that calendar year. Late or amended filings are used when filed; extensions can delay them.
- The text of these reports is machine-parsed from PDFs; parse errors are possible. Every number links back to the cited filing. This is not investment advice.
- Use of these filings is restricted by 5 U.S.C. § 105(c) (no unlawful, commercial or credit-rating purpose, and none for solicitation of money).

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Figures are estimates derived from value ranges reported in public financial disclosures; they are not exact values and are not financial advice.